

بداية للتمويل

هاتف : ۲۰۰۰ +۹٦٦ ۱۱ ۱۲۸۳ ص.ب ۹۳۸۹۸ الریاض ۱۱٦۸۳ فاکس: ۲۷۷۶ ۱۹۲۳ +۹۵۲ ۱۱۲۶۰

طريق الملك فهد (جنوب)

الطابق ۲ ، ۱۹ ، ۲ برج الإبداع

BIDAYA Finance P.O. Box 93898, Riyadh 11683 Kinadom of Saudi Arabia

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King Fahd Rd (South)

T+966 11 483 6700

1. An example of buying a first home of a Fixed Ijarah Product:

last update 8/2025

Fixed Ijarah Product			
Finance to Value %	90%	Property Purchase Price	上2,000,000.00
Down payment	业200,000	Finance Amount	上1,800,000.00
APR%	7.57%	Profit Rate (Fixed or Variable)	Fixed
Finance Term (Years)	20	Monthly Installment	业 14,259.50
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees*	业 31,124.44

Important points:

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- *The amounts due on early settlement reflect the profits of the first three months after the lapse of two years from the effectiveness of the contract (months 25, 26 and 27).

Classification: Public



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طريق الملك فهد (جنوب) الطابق ۲۰،۱۹، ۲۰ برج الإبداع

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2. An example of purchasing a first home of Variable Ijarah product:

In the event that the SAIBOR rate is (5.25%) at the time of obtaining the financing.

last update 8/2025

Variable Ijarah Product				
Finance to Value %	90%	Property Purchase Price	业3,000,000.00	
Down Payment	业300,000	Finance Amount	业2,700,000.00	
APR%	10.79%	Profit Rate (Fixed or Variable)	Variable	
Finance Term (Years)	15	Monthly Installment	生 29,428.67	
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees*	业 64,661.86	

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طريق الملك فهد (جنوب) الطابق ۲۰،۱۹، ۲۰ برج الإبداع

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3. An example of purchasing a land (variable Ijarah):

In the event that the SAIBOR rate is (5.25%) at the time of obtaining the financing.

last update 8/2025

Land Financing			
Finance to Value %	70%	Property Purchase Price	非800,000.00
Down Payment	业240,000	Finance Amount	业560,000.00
APR%	10.99%	Profit Rate (Fixed or Variable)	Variable
Finance Term (Years)	12	Monthly Installment	业6,773.56
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees*	上12,935.17

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ىدانة للتمويل

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طريق الملك فهد (جنوب) الطابق ٢ ، ١٩ ، ٢٠ برج الإبداع

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4. An example of Buy and Lease Back product (variable Ijarah):

In the event that the SAIBOR rate is (5.25%) at the time of obtaining the financing.

last update 8/2025

Buy and Leaseback Product			
Finance to Value %	70%	Property Purchase Price	韭1,200,000.00
Down payment	No Down Payment	Finance Amount	业840,000.00
APR%	10.91%	Profit Rate (Fixed or Variable)	Variable
Finance Term (Years)	12	Monthly Installment	业10,160.35
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees*	业19,402.75

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5. An example of purchasing ready unit for expat (variable Ijarah):

In the event that the SAIBOR rate is (5.25%) at the time of obtaining the financing.

last update 8/2025

Ready Unit for Expat Product			
Finance to Value %	80%	Property Purchase Price	业1,500,000.00
Down payment	业300,000	Finance Amount	业1,200,000.00
APR%	11.62%	Profit Rate (Fixed or Variable)	Variable
Finance Term (Years)	15	Monthly Installment	业13,601.51
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees*	业30,821.77

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6. An example of purchasing commercial property (variable Ijarah):

In the event that the SAIBOR rate is (5.25%) at the time of obtaining the financing.

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Commercial Property Financing			
Finance to Value %	75%	Property Purchase Price	业4,000,000.00
Down payment	上1,000,000.00	Finance Amount	上3,000,000.00
APR%	11.91 %	Profit Rate (Fixed or Variable)	Variable
Finance Term (Years)	10	Monthly Installment	业41,750.68
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees*	生 73,633.51

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